

Notice of Allowability

Application No.

09/607,747

Examiner

Narayanswamy Subramanian

Applicant(s)

SHAO ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to July 26, 2006.
2. ☒ The allowed claim(s) is/are 1-51.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3

DETAILED ACTION

1. This communication is in response to Applicant's communications filed on July 26, 2006. Claims 1-51 are pending in this application of which claims 2-8 and 28-51 are withdrawn from consideration.

Examiner's Amendment/Comment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment must be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was give in a telephone interview with Applicant's representative Mr. Michael A. Glenn (Reg. No. 22,862) on September 20, 2006.

The application has been amended as follows:

IN THE CLAIMS

Claims 2-8 and 28-51 are reinstated.

Allowable Subject Matter

3. The following is a statement of reasons for the indication of allowable subject matter:

4. The prior art of record (Aleia et al US Patent 5,991,733) teaches a computer implemented method of predicting the likelihood of collecting on a delinquent debt on an account, including the steps of: statistically generating and storing a predictive model of debt collection likelihood using historical data of delinquent debt accounts, specific collection methods used in each debt account, and the success of the collection methods used in each said debt account; generating and storing a collector's notes model using said historical data of delinquent debt accounts, the statistically

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generated collectors' notes model including different types-of collectors' notes' subject matter comprising information to determine prior actions taken on said account; receiving data of a currently delinquent debt account; and prioritizing collection resource expenditures by using a likelihood of collecting on the currently delinquent debt.

Even though, the prior art of record teaches the above mentioned steps, the prior art of record fails to teach a computer implemented method of predicting the likelihood of collecting on a delinquent debt on an account including the steps of transforming collectors' notes of the currently delinquent debt account into a document context vector and performing any of: comparing said document context vector against context vectors of said collectors' notes model, determining a subject matter similarities result based on the comparison, and using said result as input into said predictive model; and using components of said document context vector expressed in context vector eigenbasis as input into said predictive model; selecting a collection method; and generating a signal indicative of the likelihood of collecting on the currently delinquent debt by applying the data of the currently delinquent debt account and the selected collection method to the predictive model.

For these reasons claim 1 is deemed to be allowable over the prior art of record, and claims 2-51 are allowed by dependency on an allowed claim.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(a) Hinkle et al (2002/0116245 A1) Method and System for Prioritizing Debt Collections.

(b) Culhane (US Patent 6,513,018 B1) (January 28, 2003) Method and Apparatus for scoring the Likelihood of a desired Performance Result.

(c) Ishihara Y (JP 2004213286 A) (July 29, 2004) Loan Quota Computing Method and Loan Collecting Method.

(d) Bratvold et al (WO 2004029850 A2) (April 8, 2004) System and Method for Debt Collection.

(e) Cutler et al "Forecasting in a large macroeconomic system", Applied Economics, October 20, 2000.

(f) Schmidt, M.B. "The Dynamic behavior of wages and Prices: Co-integration of Tests within a large Macroeconomic System", Southern Economic Journal, July 2000.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sub Sough can be reached at (571) 272-6799. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications

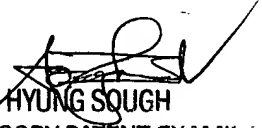
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may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Dr. N. Subramanian
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N.S.

September 29, 2006


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SUPERVISORY PATENT EXAMINER
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